

**Sadzobník poplatkov Platobnej brány Payout  
platný od 01.08.2021**

Služba	Cena	*poznámka
Otvorenie účtu	zdarma	
Vedenie účtu- obraty do 5000€ mesačne	5 EUR	
Vedenie účtu- obraty od 5000€ mesačne	zdarma	
Zrušenie účtu	zdarma	
Reklamácie	zdarma	
Výber z účtu	1,50 EUR	
Chargeback (Poplatok za každú reklamáciu, ktorú Payout obdrží od banky, ktorá vydala platobnú kartu, z dôvodu zrealizovania neoppravenej kartovej transakcie (strata, krádež))	50 EUR	
Storno platby (vrátenie platby na účet zákazníka)	1,50 EUR	
Vydanie akéhokoľvek potvrdenia na žiadosť Klienta	20 EUR	
Poplatok za platbu- kartou	0,95%	
Poplatok za platbu- bankovým tlačidlom	0,95%	
Poplatok za platbu- bankovým prevodom	0,95%	
Fixný poplatok za platbu	0,10 EUR	
Minimálne plnenie	zdarma	
Pripísanie neidentifikovateľnej platby na účet klienta	1,50 EUR	* Za neidentifikovateľnú platbu je považovaná každá prijatá platba, pri ktorej sa údaje o platbe v systéme Payout nezhodujú s vygenerovaným platobným príkazom (zákazník pri platbe nesprávne uvedie variabilný symbol, pošle nesprávne vyplní celkovú sumu a podobne).
Poplatok za integráciu	zdarma	
Uprava API	individuálne	* v závislosti od požiadaviek klienta
Customizácia	individuálne	* úprava platobného formuláru, úprava rozhrania IS Payout v závislosti od požiadaviek klienta
Vytvorenie pluginu	individuálne	
Odoslané Non SEPA-prevody	individuálne	*Poplatok podľa korešpondenčnej banky

Service	Price	*note
Account opening	free of charge	
Account management fee- turnovers up to 130 000 CZK per month	130 CZK	
Account management fee- turnovers from 130 000 CZK per month	free of charge	
Closing of an account	free of charge	
Complaints	free of charge	
Withdrawals	40 CZK	
Chargeback (Fee for each complaint received by Payout from the bank that issued the payment card due to the execution of an unauthorized card transaction (loss, theft))	1300 CZK	
Payment cancellation (refund of payment to the customer's account)	40 CZK	
Issuance of any confirmation at the request of the client	510 CZK	
Fee for payment- by card	0,95%	
Fee for payment- by bank button	0,95%	
Fee for payment- by bank transfer	0,95%	
Fixed fee for payment	3 CZK	
Minimum balance	free of charge	
Crediting an unidentifiable payment to the client's account	40 CZK	* An unidentifiable payment is considered to be any received payment in which the payment data in the Payout system do not match the generated payment order (the customer incorrectly states the variable symbol when paying, incorrectly fills in the total amount, etc.).
Integration fee	free of charge	
API editing	individual	* depending on the client's requirements
Customization	individual	* modification of the payment form, modification of the IS Payout interface depending on the client's requirements
Creating a plugin	individual	
Sent Non SEPA- transfers	individual	*Fee according to the correspondent bank

## Mena: Americký dolár (USD)

Service	Price	*note
Account opening	free of charge	
Account management fee- turnovers up to 6 000 USD per month	6 USD	
Account management fee- turnovers from 6 000 USD per month	free of charge	
Closing of an account	free of charge	
Complaints	free of charge	
Withdrawals	2 USD	
Chargeback (Fee for each complaint received by Payout from the bank that issued the payment card due to the execution of an unauthorized card transaction (loss, theft))	60 USD	
Payment cancellation (refund of payment to the customer's account)	2 USD	
Issuance of any confirmation at the request of the client	24 USD	
Fee for payment- by card	1,95%	
Fee for payment- by bank button	1,95%	
Fee for payment- by bank transfer	1,95%	
Fixed fee for payment	0,15 USD	
Minimum balance	free of charge	
Crediting an unidentifiable payment to the client's account	2 USD	* An unidentifiable payment is considered to be any received payment in which the payment data in the Payout system do not match the generated payment order (the customer incorrectly states the variable symbol when paying, incorrectly fills in the total amount, etc.).
Integration fee	free of charge	
API editing	individual	* depending on the client's requirements
Customization	individual	* modification of the payment form, modification of the IS Payout interface depending on the client's requirements
Creating a plugin	individual	
Sent Non SEPA- transfers	individual	*Fee according to the correspondent bank

## Mena: Maďarský forint (HUF)

Service	Price	*note
Account opening	free of charge	
Account management fee- turnovers up to 1 800 000 HUF per month	1 800 HUF	
Account management fee- turnovers from 1 800 000 HUF per month	free of charge	
Closing of an account	free of charge	
Complaints	free of charge	
Withdrawals	550 HUF	
Chargeback (Fee for each complaint received by Payout from the bank that issued the payment card due to the execution of an unauthorized card transaction (loss, theft))	17 600 HUF	
Payment cancellation (refund of payment to the customer's account)	550 HUF	
Issuance of any confirmation at the request of the client	7 100 HUF	
Fee for payment- by card	1,25%	
Fee for payment- by bank button	1,25%	
Fee for payment- by bank transfer	1,25%	
Fixed fee for payment	36 HUF	
Minimum balance	free of charge	
Crediting an unidentifiable payment to the client's account	550 HUF	* An unidentifiable payment is considered to be any received payment in which the payment data in the Payout system do not match the generated payment order (the customer incorrectly states the variable symbol when paying, incorrectly fills in the total amount, etc.).
Integration fee	free of charge	
API editing	individual	* depending on the client's requirements
Customization	individual	* modification of the payment form, modification of the IS Payout interface depending on the client's requirements
Creating a plugin	individual	
Sent Non SEPA- transfers	individual	*Fee according to the correspondent bank

## Mena: Rumunský lei (RON)

Service	Price	*note
Account opening	free of charge	
Account management fee- turnovers up to 25 000 RON per month	25 RON	
Account management fee- turnovers from 25 000 RON per month	free of charge	
Closing of an account	free of charge	
Complaints	free of charge	
Withdrawals	8 RON	
Chargeback (Fee for each complaint received by Payout from the bank that issued the payment card due to the execution of an unauthorized card transaction (loss, theft))	250 RON	
Payment cancellation (refund of payment to the customer's account)	8 RON	
Issuance of any confirmation at the request of the client	100 RON	
Fee for payment- by card	1,25%	
Fee for payment- by bank button	1,25%	
Fee for payment- by bank transfer	1,25%	
Fixed fee for payment	0,50 RON	
Minimum balance	free of charge	
Crediting an unidentifiable payment to the client's account	8 RON	* An unidentifiable payment is considered to be any received payment in which the payment data in the Payout system do not match the generated payment order (the customer incorrectly states the variable symbol when paying, incorrectly fills in the total amount, etc.).
Integration fee	free of charge	
API editing	individual	* depending on the client's requirements
Customization	individual	* modification of the payment form, modification of the IS Payout interface depending on the client's requirements
Creating a plugin	individual	
Sent Non SEPA- transfers	individual	*Fee according to the correspondent bank

## Mena: Chorvátska kuna (HRK)

Service	Price	*note
Account opening	free of charge	
Account management fee- turnovers up to 38 000 HRK per month	38 HRK	
Account management fee- turnovers from 38 000 HRK per month	free of charge	
Closing of an account	free of charge	
Complaints	free of charge	
Withdrawals	12 HRK	
Chargeback (Fee for each complaint received by Payout from the bank that issued the payment card due to the execution of an unauthorized card transaction (loss, theft))	380 HRK	
Payment cancellation (refund of payment to the customer's account)	12 HRK	
Issuance of any confirmation at the request of the client	150 HRK	
Fee for payment- by card	1,25%	
Fee for payment- by bank button	1,25%	
Fee for payment- by bank transfer	1,25%	
Fixed fee for payment	0,75 HRK	
Minimum balance	free of charge	
Crediting an unidentifiable payment to the client's account	12 HRK	* An unidentifiable payment is considered to be any received payment in which the payment data in the Payout system do not match the generated payment order (the customer incorrectly states the variable symbol when paying, incorrectly fills in the total amount, etc.).
Integration fee	free of charge	
API editing	individual	* depending on the client's requirements
Customization	individual	* modification of the payment form, modification of the IS Payout interface depending on the client's requirements
Creating a plugin	individual	
Sent Non SEPA- transfers	individual	*Fee according to the correspondent bank

Za možnosť prijímania platobných kariet cez internet nebudete platiť žiadne zriaďovacie ani iné prevádzkové poplatky. Za služby spojené s prijímaním platobných kariet VISA a MasterCard hradí klient fixný poplatok uvedený vyššie. Tento poplatok je tvorený Interchange fee a Scheme fee, ktorých hodnota sa mení podľa typu a pôvodu karty (Nariadenie Európskeho parlamentu a Rady (EÚ) 2015/751 o výmenných poplatkoch za platobné transakcie viazané na kartu) a Acquiring fee, ktorý sa uhrádza spracovateľovi karty. Po dohode s klientom môžu byť spomínané poplatky zlúčené pre zrejmejšiu a jednoznačnejšiu komunikáciu do jedného fixného poplatku, ktorý uvádzame v Sadzobníku poplatkov ako "Poplatok za platbu".

You will not pay any setup or other operating fees for the possibility of accepting payment cards over the Internet. For services related to the acceptance of VISA and MasterCard payment cards, the client pays the fixed fee mentioned above. This fee consists of an Interchange fee and a Scheme fee, the value of which varies according to the type and origin of the card (Regulation (EU) 2015/751 of the European Parliament and of the Council on interchange fees for card-linked payment transactions) and an Acquiring fee paid to the card processor. After the agreement with the client, the mentioned fees can be combined for a clearer and more unambiguous communication into one fixed fee, which we state in the Fee Schedule as "Payment Fee".

**Aktuálne interchange fees:/ Actual interchange fees:**

<https://www.visa.co.uk/dam/VCOM/regional/ve/unitedkingdom/PDF/fees-and-interchange/november/slovakia-november-2019.pdf>

<https://www.mastercard.co.uk/en-gb/about-mastercard/what-we-do/interchange/european-interchange-rates.html>

**Poplatok spracovateľa karty/ Acquiring fee**

Všetky karty s logom VISA, VISA Electron, V Pay, MasterCard, Maestro a MasterCard Electronic 0,60% / All cards with the VISA, VISA Electron, V Pay, MasterCard, Maestro and MasterCard Electronic logo 0.60%

**Schema fee:**

Card scheme fees (appx)	domestic %	EUR per TXN	EEA %	EUR per TXN
VISA credit avg	0,03647 EUR	0,005040 EUR	0,03647 EUR	0,005040 EUR
Mastercard credit avg	0,20055 EUR	0,007747 EUR	0,30555 EUR	0,007747 EUR